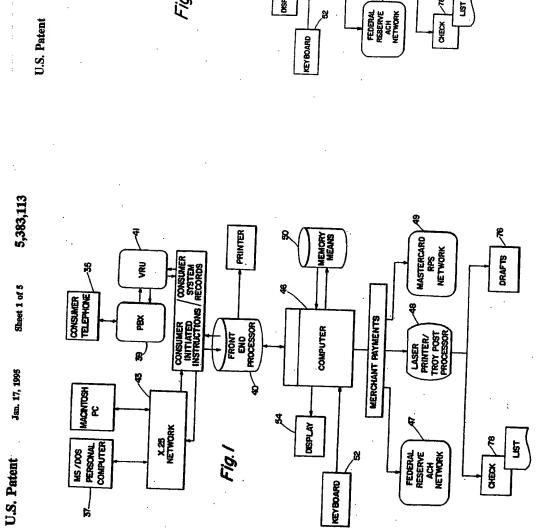
EXHIBIT Q

Figure Comparison: The '113 Patent and the '072 Patent (7 pages)



PRINTER

VOICE SPONSE UNIT

PRIVATE BANK EX-CHANGE DISK

COMPUTER

DISPLAY

MASTERCARD RPS NETWORK

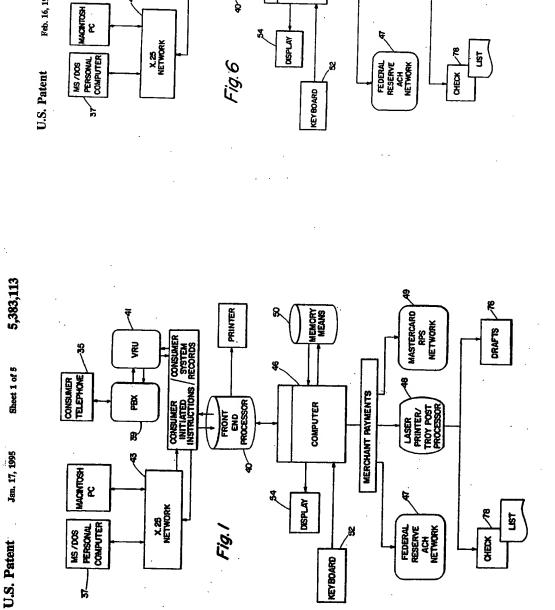
LASER PRINTER/ TROY POST PROCESSOR DRAFTS

5,873,072

Sheet 6 of 7

Feb. 16, 1999

CONSUMER



PRINTER

FRONT END PROCESSOR

DISK

COMPUTER

MASTERCARD RPS NETWORK

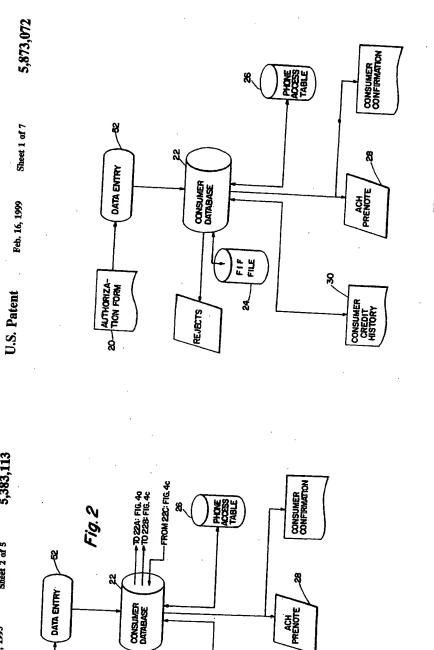
LASER
PRINTER/
TROY POST
PROCESSOR

DRAFTS

5,873,072

Sheet 7 of 7

Feb. 16, 1999



유

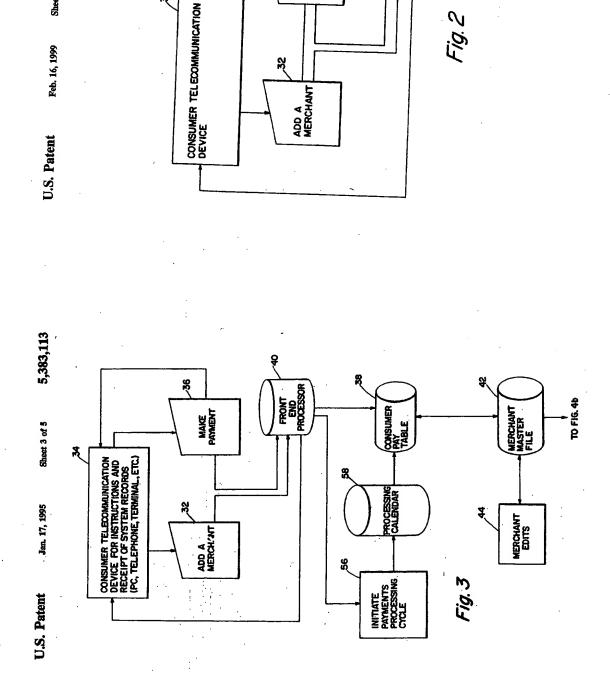
REJECTS

CAREDIT HISTORY

Sheet 2 of 5 Jan. 17, 1995 U.S. Patent

ALTHORIZA-TION FORM

5,383,113



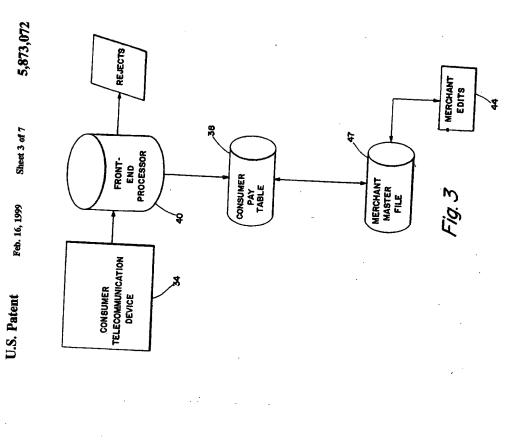
æ

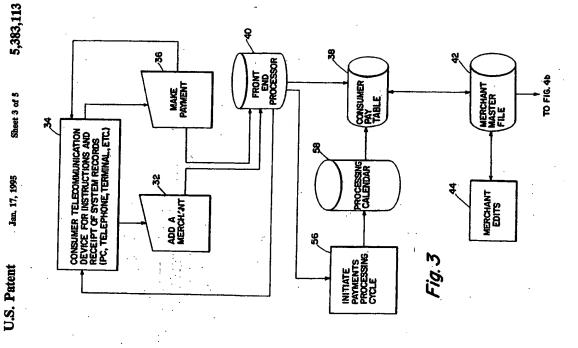
MAKE PAYMENT FRONT END PROCESSOR

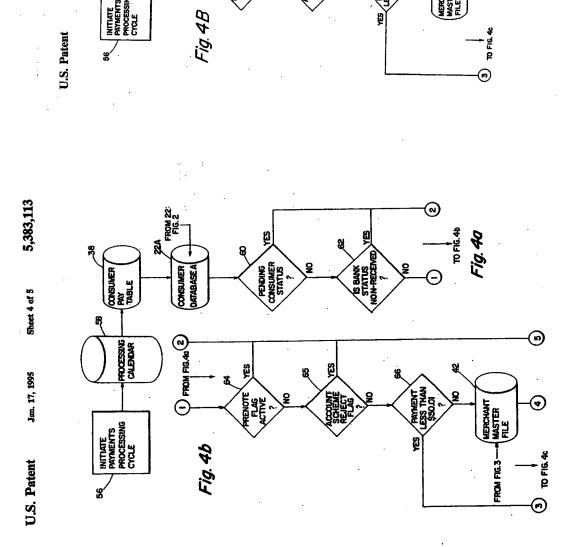
5,873,072

Sheet 2 of 7

*







5,873,072

Feb. 16, 1999 Sheet 4 of 7

(1) FROM FIG.40(2)

PROCESSING

